

Proposed NU Business Name: **BROTHERS SHOES & COSMETICS**



Project identification and prepared by: Abu Salek,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAYAN CHANDRA DAS
Age	:	04-10-1993 (23 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Mohammadpur, P.O: Kollayandi, P.S: Shenbag, Dist: Nowakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KAJOL RANI DAS
(iii) Father's name	:	NORESH CHANDRA DAS
(iv) GB member's info	:	Branch: Mohammadpur Centre # 33(Female), Member ID: 2602, Group No: 01 Member since: 1997-2007(10Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. He has 5 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01941-514097
Mother's Contact No.	:	01838-268289
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAJOL RANI DAS joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BROTHERS SHOES & COSMETICS
Location	:	Shebarhat school market-155
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 200,000/-(from existing business) 71% Required Investment BDT 80,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shoes & cosmetics etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

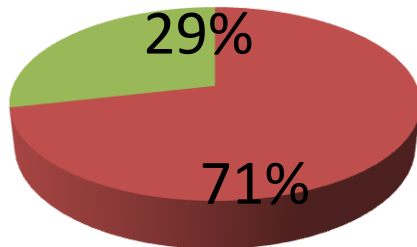
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics	2,700	81,000	972,000
Total Sales (A)	2,700	81,000	972,000
Less. Variable Expense			
Cosmetics	2,160	64,800	777,600
Total variable Expense (B)	2,160	64,800	777,600
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		500	6,000
Guard		100	1,200
Generator Bill		200	2,400
Total fixed Cost (D)		9,300	111,600
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Wood land Clips	50	350	17,500	25	350	8,750	26,250
Shoes	20	450	9,000	11	450	4,950	13,950
Second Shoes	50	350	17,500	25	350	8,750	26,250
Kids Shoes	40	200	8,000	42	200	8,400	16,400
Ladies Stone Curt	50	450	22,500	25	450	11,250	33,750
Shoes	24	350	8,400	12	350	4,200	12,600
Lace shil	30	420	12,600	15	420	6,300	18,900
Stone Lace	48	200	9,600	12	200	2,400	12,000
Cosmetics	449	100	44,900	250	100	25,000	69,900
Security	1	50000	50,000	0	0	0	50,000
Total	762		200,000	417		80,000	280,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 80,000
- Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics	3,700	111,000	1,332,000	1,398,600
Total Sales (A)	3,700	111,000	1,332,000	1,398,600
Less. Variable Expense				
Cosmetics	2,960	88,800	1,065,600	1,118,880
Total variable Expense (B)	2,960	88,800	1,065,600	1,118,880
Contribution Margin (CM) [C=(A-B)]	740	22,200	266,400	279,720
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		500	6,000	7,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		500	6,000	6,000
Guard		100	1,200	1,200
Generator Bill		200	2,400	2,400
Total Fixed Cost		9,900	118,800	122,600
Net Profit (E) [C-D]		12,300	147,600	157,120
Investment Payback			48,000	48,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	147,600	157,120
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		99,600
	Total Cash Inflow	227,600	256,720
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	99,600	208,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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FAMILY PICTURE

